

**SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR  
CONDUCTING A TRANSACTION ON ANY SITE ON THE WORLD WIDE  
WEB ON BEHALF OF A USER FROM ANY DEVICE**

## ABSTRACT

Accordingly, a system, method and article of manufacture are provided for conducting a transaction on a website without requiring a user to submit personal information.

Information about a user is stored in a database located remotely from the user. A request from the user for purchase of product(s) and/or service(s) on a website is received. A purchase pattern of the website is retrieved such as from a database of stored purchase patterns that have been determined for various websites. The

product(s) and/or service(s) on the website are purchased on behalf of the user based on the purchase pattern. A system, method and article of manufacture are also provided for an account aggregation tool for determining a transaction pattern of a website. A

website is identified. The types of user information required on a user information page or pages for purchase of at least one of a product and a service is determined. Also, the user information page or pages is identified. The types of information required is associated with fields of the information page where the information would be entered or selected by the user. The types of information, an identification of the information page or pages, and the associations of the types of information and the fields are stored.